

**United States Bankruptcy Court
Western District of Tennessee**

In re **Rodney Craig West
Rachael Sue West**

Debtor(s)

Case No.

Chapter

13

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) Rodney Craig West	S.S.#	xxx-xx-6754
	(W) Rachael Sue West	S.S.#	xxx-xx-0500
ADDRESS:	1605 Old Town Loop Savannah, TN 38372		
PLAN PAYMENT:	Debtor(s) to pay \$ 264.00 (weekly, every two weeks, semi-monthly, monthly)		
PAYROLL DEDUCTION:	YES OR () DIRECT PAY		
	BECAUSE:		
	FIRST PAYMENT DATE:		
PLACE OF EMPLOYMENT:	AutoZone	Spouse's Employer:	
ADMINISTRATIVE:	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.		
		MONTHLY PLAN PMT.	
AUTO INSURANCE:	() Not included in Plan () Included in Plan	\$	-NONE-
CHILD SUPPORT:	Future support through Plan to	\$	-NONE-
	Child support arrearage amount	\$	
PRIORITY CREDITORS:	-NONE-	\$	-NONE-
HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).		
-NONE-	Ongoing pmt. Begin	N/A	\$ N/A
	Approx. arrearage	N/A Interest N/A %	\$ N/A
SECURED CREDITORS:	VALUE	RATE OF	MONTHLY
(retain lien 11 U.S.C. Sec. 1325{a}{5})	COLLATERAL	INTEREST	PLAN PMT.
Central Bank	\$ 4,205.84	8.00 %	\$ 103.00
Sheffield Finance	\$ 4,937.24	10.00 %	\$ 105.00

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Percentage to be determined by Trustee;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$17,072.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

OTHER PROVISIONS:

Special Intentions:

Ally Financial: Debtor is surrendering the Property to Creditor in full satisfaction of the secured claim. Creditor shall be allowed an unsecured claim for the deficiency balance owed.

Central Bank: \$7,493.72 7.5% \$150.00/month. protect co-signer

Central Bank: \$3,464.86 10% \$74.00/month protect co-signer

Sallie Mae Servicing: \$12,227.80 @ \$10.00/month. Debt to survive discharge.

UT Martin: \$2,109.00 @ \$10.00/month. Debt to survive discharge.

NaviEnt: \$27,604.73 @ \$10.00/month. Debt to survive discharge.

FedLoan Servicing: \$36,311.27 @ \$10.00/month. Debt to survive discharge.

Rejected Leases

-NONE-

Assumed Leases

-NONE-

DEBTOR'S ATTORNEY:

**RICHARD H. WALKER 014166
WALKER LAW OFFICE
P.O. BOX 530
80 SOUTH MAIN STREET, SUITE A
LEXINGTON, TN 38351
731-968-3356 Fax:731-968-3350**